

Table I.C.3.b(2004) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.0%	11.1%	14.8%	17.7%	19.4%	18.9%	14.0%	19.0%
Industry group **								
Agric., fish., forest.	8.1%	10.4% *	7.4% *	3.2% *	7.7% *	8.8% *	8.6% *	8.0% *
Mining and manufacturing	17.5%	14.1%	15.1%	18.1%	18.8%	17.2%	15.1%	17.8%
Construction	16.1%	12.4%	15.8%	18.8%	17.7%	14.3%	16.9%	15.2%
Utilities and transp.	19.5%	9.5% *	7.0%	17.4%	21.1%	20.4%	15.1%	20.1%
Wholesale trade	17.8%	13.0%	18.4%	15.1%	24.5%	16.5%	14.8%	19.1%
Fin. svcs. and real estate	16.4%	9.5%	13.4% *	14.9%	16.2%	17.7%	10.5%	17.4%
Retail trade	24.7%	15.0%	17.6%	29.0%	25.8%	25.3%	19.6%	25.8%
Professional services	16.0%	9.9%	12.7%	15.2%	17.5%	16.9%	11.7%	17.1%
Other services	19.3%	10.7%	15.7%	16.3%	23.5%	20.8%	13.6%	21.1%
Ownership								
For profit, incorporated	18.8%	10.8%	16.1%	18.6%	21.1%	19.5%	14.7%	19.8%
For profit, unincorporated	18.6%	13.6%	13.6%	19.4%	17.3%	21.4%	14.2%	20.4%
Nonprofit	14.0%	7.9%	7.5%	11.3%	16.0%	14.6%	8.6%	14.9%
Age of firm								
Less than 5 years	19.3%	18.9%	14.0%	25.6%	17.4% *	19.8%	19.7%	18.3%
5-9 years	16.8%	11.9%	18.5%	17.7%	21.3%	15.3% *	15.1%	18.4%
10-19 years	17.9%	12.2%	16.1%	20.9%	20.9%	18.0%	15.2%	20.3%
20 or more years	17.5%	8.9%	13.5%	16.0%	19.2%	18.9%	12.3%	18.8%
Unknown	19.2%	7.3% *	.	22.8%	18.9%	19.2%	25.1%	19.2%
Multi/single status								
2 or more locations	19.1%	6.6% *	12.4%	17.3%	19.6%	19.3%	14.8%	19.3%
1 location only	15.3%	11.2%	15.1%	17.9%	19.1%	8.0% *	13.8%	17.4%
Percent full-time employees								
Less than 25%	20.4%	14.3%	10.6%	29.0%	29.3%	16.7%	15.6%	21.9%
25-49 %	21.5%	12.9%	11.1%	20.5%	15.9%	24.6%	14.5%	22.8%
50-74 %	17.4%	10.9%	14.9%	20.6%	19.6%	17.4%	13.6%	18.2%
75% or more	17.8%	11.0%	15.1%	17.1%	19.4%	18.8%	13.9%	18.8%
Union presence								
No union employees	18.3%	11.2%	14.4%	18.0%	19.7%	20.2%	13.8%	19.9%
Has union employees	14.9%	8.4% *	15.2% *	12.6%	16.5%	15.0%	12.8%	15.1%
Unknown	20.2%	16.4% *	41.0%	21.6%	25.4%	19.9%	26.9%	20.1%
Percent low wage employees								
50% or more low wage	22.6%	10.2%	19.7%	20.7%	20.6%	25.7%	15.2%	24.2%
Less than 50% low wage	16.9%	11.3%	13.9%	17.0%	19.2%	17.3%	13.7%	17.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.b(2004) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.24%	1.04%	1.43%	0.76%	0.92%	0.46%	0.65%	0.38%
Industry group **								
Agric., fish., forest.	1.94%	5.13% *	5.29% *	5.30% *	2.64% *	5.92% *	4.96% *	3.63% *
Mining and manufacturing	0.65%	3.60%	2.47%	2.83%	0.82%	0.81%	1.02%	0.68%
Construction	1.64%	1.89%	2.58%	2.62%	4.17%	2.86%	1.39%	2.79%
Utilities and transp.	2.04%	4.71% *	1.67%	5.08%	3.29%	2.31%	3.04%	2.22%
Wholesale trade	0.77%	3.13%	2.57%	1.86%	3.35%	1.33%	2.03%	1.19%
Fin. svcs. and real estate	0.56%	1.45%	5.23% *	2.83%	1.82%	0.87%	1.65%	0.77%
Retail trade	1.24%	3.15%	2.30%	3.19%	1.66%	1.86%	1.63%	1.40%
Professional services	0.44%	1.36%	1.65%	1.34%	0.95%	0.73%	1.12%	0.46%
Other services	1.05%	0.84%	2.38%	1.86%	3.53%	2.27%	1.41%	1.61%
Ownership								
For profit, incorporated	0.33%	1.06%	1.48%	0.76%	1.07%	0.62%	0.76%	0.49%
For profit, unincorporated	0.71%	1.75%	2.10%	2.73%	1.67%	1.51%	1.31%	0.94%
Nonprofit	0.99%	1.51%	2.16%	1.65%	1.09%	1.44%	1.49%	0.99%
Age of firm								
Less than 5 years	1.08%	4.54%	3.35%	4.74%	5.49% *	4.61%	2.67%	3.03%
5-9 years	1.43%	1.61%	3.43%	2.75%	3.49%	4.80% *	1.69%	2.09%
10-19 years	0.83%	0.77%	2.90%	2.46%	1.93%	1.28%	1.44%	0.70%
20 or more years	0.24%	1.61%	1.56%	0.79%	0.87%	0.66%	0.78%	0.41%
Unknown	0.49%	2.34% *	.	4.15%	2.58%	0.53% *	7.07%	0.50%
Multi/single status								
2 or more locations	0.30%	5.49% *	3.34%	1.42%	0.83%	0.49%	2.20%	0.33%
1 location only	0.62%	1.05%	1.30%	0.94%	1.57%	2.65% *	0.68%	1.10%
Percent full-time employees								
Less than 25%	1.72%	4.16%	2.68%	6.82%	3.73%	3.72%	2.33%	2.48%
25-49 %	1.32%	3.40%	3.17%	3.13%	2.67%	2.22%	2.96%	1.65%
50-74 %	1.04%	1.79%	2.74%	2.56%	2.42%	1.46%	1.63%	1.28%
75% or more	0.23%	1.19%	1.26%	0.74%	1.02%	0.46%	0.61%	0.38%
Union presence								
No union employees	0.32%	1.10%	1.38%	0.80%	0.94%	0.59%	0.60%	0.42%
Has union employees	0.80%	5.95% *	4.93% *	1.81%	1.65%	0.99%	2.68%	0.83%
Unknown	0.76%	5.37% *	10.90%	3.89%	3.89%	0.74%	4.29%	0.78%
Percent low wage employees								
50% or more low wage	0.58%	2.96%	2.23%	1.29%	1.69%	0.51%	1.42%	0.63%
Less than 50% low wage	0.30%	0.82%	1.56%	1.04%	0.91%	0.57%	0.65%	0.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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